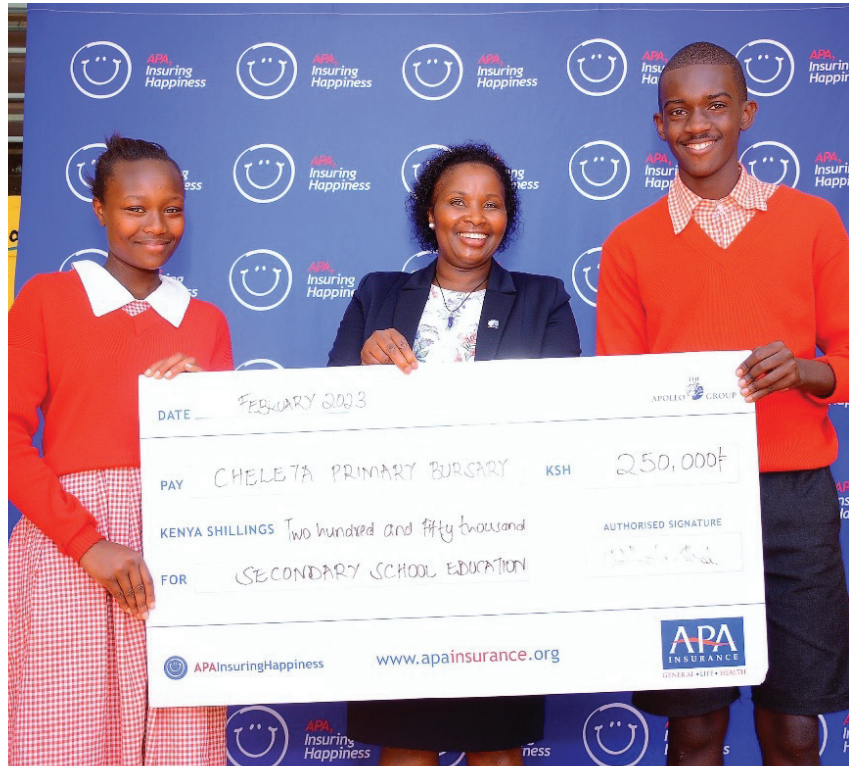


# APOLLO TIMES

NEWSLETTER 2023

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## Investing in children means we are investing in our future

Grace Nyambura, top girl and Patrick Sissi Gogo, top boy, Cheleta Primary School, Nairobi both receive the cheque for their school fees from, Catherine Karimi, CEO, APA Life Assurance Limited (centre).

As part of APA Apollo Foundation's commitment to the Sustainable Development Goals (SDG) relating to Quality Education, the Foundation has been sponsoring the best performing boy and girl from Cheleta Primary, for the full secondary education since 2006. Many are then supported for their

university education and internships during their vacations.

"Investing in children means we are investing in our future," said, Catherine Karimi, CEO, APA Life Assurance Limited. "The world of tomorrow simply cannot prosper if children of today are not healthy, educated and protected."

The APA Apollo Foundation Bursary has benefited 45 students to date, in various learning institutions around the country.



## Congratulations to APA Insurance Winners at the Association of Kenya Insurance (AKI) 2022 agents awards

Congratulations to Vinod Bharatan, CEO, APA Insurance (second right) who accepts the award for General Insurance Company of the Year 2022, 1st Runner-up from Patrick Gatonga, Group CEO, AAR Insurance (right). Grace Nganga Macharia, The Apollo Group, Group Head of Corporate Communications & Marketing was also present with Parul Khimasia, Chief Operating Officer, APA Insurance and Rosemary Manyara, APA Insurance.

The AKI Awards, hosted by the Association of Kenya Insurers, also saw APA Life Assurance clinch the Most Improved Group Life Award - 1st Runner-up.

The awards came right after International Women's Day celebrations and the AKI Chairman, Mr. James Oyugi, while addressing the audience said, "We have 18 female CEO's leading both insurance and reinsurance companies. This is a 30% representation. This signifies good progress, but I know we can do better."

He added that having women on the decision-making table helps an organisation make wholesome decisions and strategies because then they have full representation of the population.

The event comes at a time when the Association is working closely with its members to provide digital platforms which will help improve customer service, advance client education and increase efficiency.



## Swiss Capacity Building Facility (SCBF) partners with local innovators to build low-cost health insurance for communities in Kenya

"We are proud to launch this innovative initiative which will see thousands of under-served households in rural and peri-urban Kenya have access to sustainable primary health care financing solutions to protect their families against out-of-pocket expenses that could otherwise force them into poverty," stated Dana Ellis, Senior Operations Manager at SCBF.

The technical assistance funding from SCBF will contribute to strengthening financial inclusion and increasing resilience against primary healthcare costs for under-served communities in Kenya, intending to reach at least 50% of women. This is aligned to the Government of Kenya's 2030 financial inclusion strategy to ensure that no person in Kenya is left out of reach of financial services, to increase their resilience against risks beyond their control, while also improving their access to essential healthcare services.

"We will ensure we focus on the customers first, and re-work our solution to address customer pain points through human-centered design frame and research. This will be managed and implemented by Emerging Markets Consultancy, led by Mr. Luis Kinuthia."

Swiss Capacity Building Facility (SCBF) and APA Insurance have partnered with a consortium of local insurance innovators PAA Insurance Agency; an inclusive insurance distribution specialist, Emerging Markets; a research and design consultancy firm, Ilara Health; a network of primary healthcare facilities and Democrance; a SaaS plug-and-play insurance technology provider. The partnership seeks to provide affordable and relevant primary healthcare insurance solutions to under-served Kenyans, an innovative solution designed with a hybrid model of capitation costs, and in-patient benefit for patients who become hospitalised.



## The APA Apollo Group and Nairobi Business Forum hosts Kenya Airways Chairman and former Chairman and CEO of Safaricom Michael Joseph on his insights to Corporate success



The APA Apollo Group and Nairobi Business Forum partnered to host Michael Joseph, Chairman, Kenya Airways and former Chairman and CEO of Safaricom. The free insightful session took place at the Sarit Expo Centre, Westlands.

“With the no lecture and no PowerPoint approach Michael got the audience thinking, engaged and presenting in a way everyone related to and learnt from,” said Catherine Karimi, CEO, APA Life Assurance Limited. “All attendees walked away knowing they learned something valuable for their businesses.”

## APA Apollo Group celebrates the New Year with key business partners

Martin Mathai, Head of Corporate Business, APA Life with his colleague Carolyne Lukano, Team Leader Pensions, APA Life and key business partners Sushma Shah and Nimish Shah, Directors, Travel Affairs. The APA Apollo Group celebrated the successes of 2022 and welcomed key business partners in celebration of the New Year.



THE APOLLO GROUP



## APA Life Approved to Manage NSSF Tier II Contributions

APA Life Assurance is now certified to handle National Social Security Fund (NSSF) tier II contributions.

Through our scheme - APA Umbrella Pension Fund - will effectively manage and administer the Tier II contributions on behalf of individuals, employers and employees.

It's time to help safeguard your individual, employers and employees' financial futures.

TALK TO US

APA, Insuring Happiness





## Opinion Piece: How Sand Dams Provide Permanent Water Security

Ashok Shah, CEO The Apollo Group

Climate change has had a severe impact on the world's freshwater supply. The United Nations addressed this urgent issue by including water-related issues as the sixth goal of 17 in its 2030 Agenda for Sustainable Development released in 2015. It highlighted the global importance of addressing this problem. Unfortunately, by 2030, the demand for water worldwide is projected to exceed sustainable supply by a worrying 40%

Water insecurity is a growing bio-diversity challenge. We must address the problem and arrive at immediate and innovative solutions. While there are numerous solutions, one of the least deployed, but very effective solutions are sand dams.

Sand dams are structures built across seasonal rivers and streams in arid and semi-arid regions to harvest and store water obtained during the rainy season. They capture and store water during the rainy season. This increases the availability of water throughout the year, reducing the dependence on seasonal rainfall and providing permanent water security.



Sand dams are very efficient reservoirs of water. There is no water loss through evaporation and runoff, which are common in arid and semi-arid regions. They are free of human and animal pollution. By storing water in the sand, sand dams help to reduce the loss of water to the atmosphere and increase the amount of water available for use. They also add water to the water table and provide it to the environment.

They are a low-cost solution that requires minimal technology sophistication, with the exception of pump installation, usually a hand pump on a specially designed artisan well. They last for decades without any major refurbishment.

They offer countless benefits to communities in Africa as they provide a reliable source of water for domestic, livestock, and small-scale agriculture use. They reduce the need for women and children to travel long distances in search of water, which can be time-consuming

and sometimes dangerous. With easy access to water a short distance of their homestead, they spend less time collecting water. Immediate benefit is that women finish their house chores early and have more time on other income-generating activities and the children can attend schools in time.

Sand dams, with the sand acting as the water reservoir, naturally filter and purify water, reducing the risk of waterborne diseases. The sand in the dam acts as a natural filter, removing most impurities and contaminants from the water.

Additionally, they help to increase food production by providing water for irrigation and enabling the cultivation of crops and vegetables throughout the dry season. Sand dams recharge groundwater and raise the water table, which can improve soil moisture and fertility, leading to better crop yields. Furthermore, they help to conserve biodiversity by providing a habitat for plants and animals that are adapted to arid and semi-arid conditions.

They have a positive impact on climate change as they provide a reliable source of water during times of drought. The farmer's crops are rain-fed. The sand dams provide water and help to build resilience to climate change in times of drought. This helps improve water security in the long term.

By increasing access to water, sand dams can improve the health and wellbeing of local communities as with access to clean water. The communities are able to maintain better hygiene practices, such as hand washing and sanitation. This helps prevent the spread of disease and illness. In addition, with access to water, communities can grow more nutritious crops, which can improve their income, diets and overall health.

Overall, increasing access to water and sand dams can have a transformative effect on the health and wellbeing of local communities. This leads to improved living conditions, better health outcomes, and greater economic opportunities. The APA Apollo Foundation has built 36 sand dams. All these are built with the participation of local communities and APA Apollo staff. The communities are taught community partnership, improved agriculture practice that helps to build social cohesion and increase community ownership of the project. When the dam is built seedlings of economical beneficial trees are given to the community.

While the challenge remains to secure water security, the future is bright. Sand dams are a highly effective solution to water insecurity caused by climate change. Investing in sand dams is a crucial step towards achieving the UN SDS's, particularly the goal of ensuring access to clean water and sanitation for all by 2030.





## The Apollo Group celebrates International Women's Day 2023

Left to right: Sarah Mbinji, Chief Consultant & Trainer, IFC with Mary M'Mukindia MBS, Director, APA Insurance, Daniel Ndonye Chairman, Apollo Investments Ltd, Jackie Janmohamed, SC & Founder, Care Package and Ashok Shah, CEO The Apollo Group.

This year's theme #EmbraceEquity is something the APA Apollo Group strongly believes in and collectively they aim to forge positive change through open mindsets and inclusive actions.

## APA Foundation and 'Tour De Kenya' Celebrate International Womens Day 2023

The APA Apollo Foundation sponsored this year's 'Tour de Kenya' in order to raise funds for The Kenya Kesho School for Girls, Pongwe Kidimu Community, located in Kwale County. The fundraising bike ride will take place over the course of three days, covering a distance of approximately 500 kilometres from Nairobi to Mombasa starting on Wednesday 8th March to Friday 10th March 2023.

All funds will be donated to the 240 the female students of The Kenya Kesho School for Girls which was established in 2019. The money will be dedicated to providing the female students with excellent education; including nutritious meals, clean water, clothing, sports, music and art classes, computers and hands-on vocational training opportunities such as sewing and farming.



## APA Insurance hosted an IFTAR dinner for our Muslim clients during the Ramadan

APA Insurance hosted an IFTAR dinner for our Muslim clients during the Ramadan period to show our support and appreciation for them. Ramadan is a significant time for Muslims, as it is a month of fasting, prayer, and reflection. By joining them in their celebration and breaking fast together, APA Insurance demonstrated inclusivity and respect for their culture and religious practices.

Muslims traditionally break their fast with dates and water, followed by a meal that often includes a variety of delicious dishes. By organizing this dinner, APA Insurance provided a warm and welcoming environment for our Muslim clients to enjoy a meal and connect with others.





## APA Insurance Sponsors the 2023 Eastern and Southern Africa Regional Conference on Inclusive Insurance



The IRA and Munich Re Foundation recently hosted the 2023 Eastern and Southern Africa Regional Conference on Inclusive Insurance and APA Insurance was one of the main sponsors. The conference was aimed at sharing insights on inclusive insurance business models that are making access to low-income market segments in Africa possible.

In its 8th edition and themed: 'Driving Inclusive Insurance Agenda: Closing the Protection Gap', the conference brought together local, regional and international professionals who exchanged experiences and discussed possible strategies of increasing insurance access

and options to the public. Representatives from insurance and reinsurance companies, brokers, distribution channels, international organisations, NGOs, development-aid agencies, policymakers, regulators and supervisors in Africa attended the conference.

Ashok Shah, Group CEO, Apollo Group joined other panel members to discuss Climate Risk and Agricultural Insurance. The session reviewed the current development of insurance schemes, including parametric (index-based) products aimed at protecting low-income clients/farmers/MSMEs against natural disasters in the region and beyond.



Mr. Godfrey Kiptum, Commissioner of Insurance & Chief Executive Officer with Catherine Karimi, CEO, APA Life Assurance Limited and Ashok Shah, the Group CEO for APA Apollo. APA Insurance is one of the main sponsors for the 2023 Eastern and Southern Africa Regional Conference on Inclusive Insurance. The conference is aimed at sharing insights on inclusive insurance business models that are making access to low-income market segments in Africa possible.

## Moonlight Walk

The 3rd Moonwalk Carnival 2023, took place on Saturday 11 February 2023 @ Oshwal Centre Ring Road Westlands, Nairobi and was organised by Sukuma Twende Trust.

The APA Apollo Foundation, was one of the main sponsor of the event in order to raise funds to build a better world for all. Over 1000 people turned out to support the cause and raised funds.

The APA Apollo Foundation is proud to have provided funding and organisational support to help pioneer sand dam construction with the Sukuma Twende Trust. Together, we have built sand dams and planted over 220,000 indigenous trees.

Sand dams provide a sustainable solution for water scarce regions as climate change kicks in. They are easy to build and maintain and last for decades. Sand dams can combat desertification by retaining rainwater, and slowly rebuilding ground water levels. They are extremely low maintenance, built across seasonal rivers and conserve water in dry areas effectively.

